# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA RALEIGH DIVISION

IN RE: KENNETH MAURICE BROWN VALERIE RENEE KING DEBTOR(S) **CASE NUMBER:** 14-02472-5-SWH

**CHAPTER 13** 

# MOTION TO DECLARE MORTGAGE PAYMENT CURRENT

**NOW COMES,** John F. Logan, Standing Chapter 13 Trustee, and hereby moves the Court for an Order declaring the Debtors' mortgage to WILLOW CREEK FINANCIAL SERVICES LLC current; and, in support of said Motion, shows unto the Court as follows:

- 1. The Debtors filed a voluntary Chapter 13 petition on May 1, 2014.
- 2. The Debtors' Chapter 13 Plan was confirmed on June 26, 2015.
- 3. WILLOW CREEK FINANCIAL SERVICES LLC ("Creditor") filed a claim in this case (Court Claim #7), secured by the Debtors' residence. The Trustee has disbursed a total of \$70,137.12 on this claim representing post-petition mortgage payments for the months August 2014 through February 2020 (Exhibit 1). All post-petition, contractual mortgage payments owed to the Creditor, have been paid through and including the February 2020 payment.
- 4. In addition to the contractual post-petition mortgage payments, the Creditor was also allowed a pre-petition arrearage claim in the amount of \$15,609.85. This claim has been paid in full.
- 5. The Trustee received a summary of the loan from the Creditor (Exhibit 2) stating the principal balance due and owing as of April 27, 2020 is \$84,952.06. The Trustee agrees with this amount.
- 6. Based on the foregoing information available to the Trustee, the Creditor was served with a Notice of Final Cure Payment and Completion of Payments Under the Plan ("Notice") complying with Federal Rule of Bankruptcy Procedure 3002.1(f) and (g).
- 7. The Creditor has filed a Response to the Trustee's Notice stating that the account is due for the May 2020 payment forward and that the principal balance due and owing as of August 14, 2020 is \$84,418.48.
- 8. Other than as stated herein, the Trustee is not aware of any other permissible fees, expenses or charges accruing on the Mortgage Loan from the Petition date through the date of this Motion, that have not been paid.
- 9. The claim of the Creditor was allowed as a long-term debt pursuant to the provisions of 11 U.S.C. § 1322(b)(5).
- 10. The Creditor should be required to treat the Debtors' mortgage as reinstated and fully current in all obligations under the mortgage through and including the February 2020 payment.

11. The Debtors have completed the Plan and are entitled to entry of a discharge. The Debtors shall resume making regular ongoing mortgage payments to the Creditor beginning with the payment due on March 1, 2020.

## WHEREFORE the Trustee prays as follows:

- 1. That the Creditor be required to treat the Debtors' mortgage as reinstated and fully current in all obligations under the mortgage through and including the February 2020 payment;
- 2. That the principal amount due and owing to the Creditor as of April 27, 2020 is \$84,952.06;
- 3. That there are no outstanding fees or interest charges as of the date of this Motion, other than as stated herein;
- 4. That the regular monthly payments due to the Creditor shall be paid directly by the Debtors beginning on March 1, 2020;
- 5. That this case be processed for closing.

This 21st day of August, 2020.

/s/ John F. Logan

JOHN F. LOGAN NC BAR NO. 12473 STANDING CHAPTER 13 TRUSTEE P.O. BOX 61039 RALEIGH, NC 27661-1039 TELEPHONE: (919) 876-1355

FACSIMILE: (919) 876-6889

# EXHIBIT 1

John F. Logan Chapter 13 Trustee

# **Summary of Trustee Disbursements:**

**Case Number:** 14-02472-5-SWH

Trustee Claim#: 1

<u>Date</u>	Check#	Amount	Payee Name	Description
07/22/2015	497743	\$12,057.48	US BANK TRUST	Pymt for Aug/2014 thru Jul/2015
08/21/2015	499677	\$1,004.79	US BANK TRUST	Pymt for Aug/2015
09/22/2015	501668		US BANK TRUST	Pymt for Sep/2015
10/22/2015	503630		US BANK TRUST	Pymt for Oct/2015
11/20/2015	504812		KONDAUR CAPITAL CORPORATION	Pymt for Nov/2015
12/22/2015	506746		KONDAUR CAPITAL CORPORATION	Pymt for Dec/2015
01/21/2016	508642		KONDAUR CAPITAL CORPORATION	Pymt for Jan/2016
02/23/2016	510533		KONDAUR CAPITAL CORPORATION	Pymt for Feb/2016
03/22/2016	512499		KONDAUR CAPITAL CORPORATION	Pymt for Mar/2016
04/21/2016	514441		KONDAUR CAPITAL CORPORATION	Pymt for Apr/2016
05/20/2016	516361		KONDAUR CAPITAL CORPORATION	Pymt for May/2016
06/22/2016	518293	· · · · · · · · · · · · · · · · · · ·	KONDAUR CAPITAL CORPORATION	Pymt for Jun/2016
07/21/2016	520191		KONDAUR CAPITAL CORPORATION	Pymt for Jul/2016
08/24/2016	522033		KONDAUR CAPITAL CORPORATION	Pymt for Aug/2016
09/22/2016	523875		KONDAUR CAPITAL CORPORATION	Pymt for Sep/2016
10/21/2016	525715		KONDAUR CAPITAL CORPORATION	Pymt for Oct/2016
11/22/2016	527560		KONDAUR CAPITAL CORPORATION	Pymt for Nov/2016
12/20/2016	530352		WILLOW CREEK FINANCIAL SERVICES LL	
01/20/2017	532113		WILLOW CREEK FINANCIAL SERVICES LL	
02/20/2017	534027		WILLOW CREEK FINANCIAL SERVICES LL	
03/21/2017	536020		WILLOW CREEK FINANCIAL SERVICES LL	
04/25/2017	538028		WILLOW CREEK FINANCIAL SERVICES LL	
05/24/2017	540011		WILLOW CREEK FINANCIAL SERVICES LL	
07/20/2017	543694		WILLOW CREEK FINANCIAL SERVICES LL	
08/22/2017	545577		WILLOW CREEK FINANCIAL SERVICES LL	
09/22/2017	547413		WILLOW CREEK FINANCIAL SERVICES LI	
10/23/2017	549293	•	WILLOW CREEK FINANCIAL SERVICES LL	
11/21/2017	551045		WILLOW CREEK FINANCIAL SERVICES LL	
12/20/2017	552833		WILLOW CREEK FINANCIAL SERVICES LL	
01/24/2018	554587		WILLOW CREEK FINANCIAL SERVICES LL	
02/22/2018	556372		WILLOW CREEK FINANCIAL SERVICES LI	
03/23/2018	558207		WILLOW CREEK FINANCIAL SERVICES LI	
04/24/2018	560045		WILLOW CREEK FINANCIAL SERVICES LI	
05/22/2018	561817		WILLOW CREEK FINANCIAL SERVICES LL	
07/24/2018	565415		WILLOW CREEK FINANCIAL SERVICES LL	
08/22/2018	567200		WILLOW CREEK FINANCIAL SERVICES LI	
09/25/2018	568971		WILLOW CREEK FINANCIAL SERVICES LI	
10/23/2018	570701		WILLOW CREEK FINANCIAL SERVICES LI	
11/20/2018	572321		WILLOW CREEK FINANCIAL SERVICES LI	
12/21/2018	574001		WILLOW CREEK FINANCIAL SERVICES LI	
01/23/2019	575756		WILLOW CREEK FINANCIAL SERVICES LI	
02/22/2019	577509		WILLOW CREEK FINANCIAL SERVICES LI	
03/22/2019	579253		WILLOW CREEK FINANCIAL SERVICES LI	
04/23/2019	581014	<u> </u>	WILLOW CREEK FINANCIAL SERVICES LI	
06/21/2019	584445	\$2,314.84	WILLOW CREEK FINANCIAL SERVICES LI	C Pymt for May/2019 thru Jun/2019

08/23/2019		\$1,157.42 WILLOW CREEK FINANCIAL SERVICES LL( Pymt for Jul/2019
09/23/2019		\$2,314.84 WILLOW CREEK FINANCIAL SERVICES LL( Pymt for Aug/2019 thru Sep/2019
10/24/2019	591325	\$1,157.42 WILLOW CREEK FINANCIAL SERVICES LL( Pymt for Oct/2019
11/22/2019		\$1,157.42 WILLOW CREEK FINANCIAL SERVICES LL( Pymt for Nov/2019
12/19/2019		\$1,143.22 WILLOW CREEK FINANCIAL SERVICES LL( Pymt for Dec/2019
01/22/2020		\$1,111.19 WILLOW CREEK FINANCIAL SERVICES LLC Pymt for Jan/2020
02/20/2020	597894	\$1,111.19 WILLOW CREEK FINANCIAL SERVICES LL( Pymt for Feb/2020

Total: \$70,137.12

Exhibit2

FCI Lender Services, Inc.
Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)
Website: www.trustfci.com NMLS #4920 DRE #01022780
PO BOX 28720 Anaheim CA 92809-0112 Fax: (714) 282-5775

Loan Master Report Report Date: 06/16/2020

> FCI Lender Services, Inc. PO BOX 28720

Company

Anaheim CA 92809-0112 800-931-2424

Primary Borrower: Primary Property: Account Number:

KENNETH BROWN 5825 SANDY RUN

KNIGHTDALE NC KNIGHTDALE

						The state of the s	A STATE OF THE OWNER OWNER OF THE OWNER OW		
Payment Keference Due Date	Description	Transaction Amount	Interest	Principal	LateChgs	Other	Reserve	Impound	CurrentBalance
									\$0.00
05/01/2014 BK funds	Funding	\$355.98	\$0.00	\$355.98	\$0.00	\$0.00	\$0.00	\$0.00	-\$355,98
ω.	Late Charge Fundina	\$0.00 -\$95,698.16	\$0.00	-\$95,698.16	\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	\$95,342.18
	Late Charge OtherCash	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,953.34	\$531.68	\$95,342.18
	Late Charge OtherCash	\$0.00 /\$1,281.02	\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	\$1,281.02	\$0.00	\$95,342.18
	Late Charge OtherCash	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,281.02	\$0.00	\$95,342.18
	Late Charge RegPmt	\$0.00	\$754.79	\$190.55	\$0.00	\$0.00	-\$1,004.78	\$59.44	\$95,151.63
	Late Charge RegPmt	\$0.00	\$753.28	\$191.63	\$0.00	\$0.00	-\$1,004.35	\$59.44	\$94,960.00
	Late Charge Transfer	\$0.00 -\$1,385.50	\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	-\$1,385.50	\$0.00	\$94,960.00
	Late Charge RegPmt	\$0.00	\$751.77	\$193,14	\$0.00	\$0.00	-\$1,004.35	\$59.44	\$94,766.86
	Late Charge Attorneys Fees per POC	\$0.00	\$0,00	\$0.00	\$0.00	-\$300.00	\$0.00	\$0.00	\$94,766.86
	Late Charge Escrow Shortage Per POC	\$0.00 -\$238.00	\$0.00	\$0.00	\$0.00	-\$238.00	\$0.00	\$0.00	\$94,766.86
	Late Charge Transfer	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	-\$276.25	\$0.00	\$94,766.86
	Late Charge RegPmt	\$0.00	\$750.24	\$194.67	\$0.00	\$0.00	-\$1,004.35	\$59.44	\$94,572.19
	Late Charge OtherCash	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,281.04	\$0.00	\$94,572.19
	Late Charge RegPmt	\$0.00	\$758.55	\$193.52	\$0.00 \$0.00	\$0.00	-\$1,011.51	\$59.44	\$94,378.67
	Late Charge Transfer	\$0.00 -\$269.41	\$0.00	\$0.00	\$0.00	\$0.00	-\$269.41	\$0.00	\$94,378.67
	Late Charge OtherCash Late Charne	\$0.00 \$1,280.92 \$0.00	\$0.00	\$0.00	\$0.00 \$0.00 \$0.00	\$0.00	\$1,280.92	\$0.00	\$94,378.67
		WIRE-2 525715 525715 525715 525715 525715 527560 TRUST TRUST TRUST TRUST TRUST POC POC POC POC POC POC RESERVE TRUST S30352 TRUST S30352	WIKE-2 CUIRCASII WIKE-2 Late Charge 525715 CutherCash 52575 Late Charge 527560 CutherCash 527560 Late Charge TRUST RegPmt TRUST RegPmt TRUST Late Charge TRUST Late Charge TRUST ResPmt TRUST Late Charge POC Attorneys Fees per POC +\$1,3 Reserve Late Charge POC Late Charge TRUST Late Charge TRUST RegPmt TRUST Late Charge TRUST RegPmt TRUST Late Charge FOC Late Charge TRUST RegPmt TRUST RegPmt TRUST RegPmt TRUST Late Charge FOO CLATE Charge TRUST RegPmt TRUST RegPmt TRUST RegPmt TRUST RegPmt TRUST RegPmt TRUST RegPmt TRUST Late Charge FOO CHARGE	WIRE-2         Contencasin         \$2,40.00           SUS715         Cute Charge         \$6.00           SUS715         Cuter Cash         \$1,281.02           SUS715         Late Charge         \$6.00           SUS7560         Cuter Cash         \$1,281.02           SUS7560         Cuter Charge         \$6.00           TRUST         RegPmt         \$0.00           TRUST         Late Charge         \$0.00           TRUST         Late Charge         \$0.00           Reserve         Transfer         \$0.00           POC         Late Charge         \$0.00           POC         Late Charge         \$0.00           POC         Late Charge         \$0.00           POC         Late Charge         \$0.00           Reserve         Transfer         \$0.00           Reserve         Late Charge         \$0.00           TRUST         RegPmt         \$1,281.04           TRUST         Late Charge         \$0.00           Reserve         Late Charge         \$0.00           TRUST         Late Charge         \$0.00           TRUST         Late Charge         \$0.00           TRUST         Late Charge	WINE-2 UtherCash  525715 Late Charge  525715 Late Charge  525760 OtherCash  527560 Late Charge  640.00 \$755.79 \$11  TRUST  TRUST  Late Charge  POC  Attorneys Fees per POC  450.00  POC  Late Charge  POC  Late Charge  POC  Late Charge  Carcow Shortage Per POC  450.00  POC  Late Charge  Carcow Shortage Per POC  450.00  POC  Late Charge  Carcow Shortage Per POC  450.00  FRUST  Reserve  Late Charge  450.00  50.00  FRUST  TRUST  TRUST  RegPmt  750.00  FRUST  TRUST  TRUST	WIRE-2         CulterCash         \$7,793.02         \$0.00         \$0.00           525715         Late Charge         \$6,00         \$0.00         \$0.00           525715         Late Charge         \$6,00         \$0.00         \$0.00           525756         OtherCash         \$6,00         \$0.00         \$0.00           527560         OtherCash         \$6,00         \$0.00         \$0.00           TRUST         Late Charge         \$0.00         \$753.28         \$190.55           TRUST         Late Charge         \$0.00         \$753.28         \$190.55           Reserve         Transfer         \$0.00         \$753.28         \$190.55           Reserve         Transfer         \$0.00         \$0.00         \$0.00           POC         Late Charge         \$0.00         \$0.00         \$0.00           Reserve         Transfer         \$0.00         \$0.00         \$0.00           Reserve         Transfer         \$0.00 </td <td>WIRE-2 Late Charge         \$4,783.02         \$0.00         \$0.00           \$257.15         OtherCash         \$1,281.02         \$0.00         \$0.00         \$0.00           \$257.15         Late Charge         \$1,281.02         \$0.00         \$0.00         \$0.00           \$227.56         OtherCash         \$1,281.02         \$0.00         \$0.00         \$0.00           \$227.56         Late Charge         \$0.00         \$75.77         \$10.00         \$0.00           TRUST         RegPmt         \$0.00         \$75.17         \$191.63         \$0.00           TRUST         Late Charge         \$0.00         \$75.12         \$10.05         \$0.00           Reserve         Late Charge         \$0.00         \$75.17         \$193.14         \$0.00         \$0.00           Reserve         Late Charge         \$0.00</td> <td>WINEZ-2.         Uniterioral and the charge and t</td> <td>WIREZ-STSTS         Late Charge         \$6,000         \$1,281.02         &lt;</td>	WIRE-2 Late Charge         \$4,783.02         \$0.00         \$0.00           \$257.15         OtherCash         \$1,281.02         \$0.00         \$0.00         \$0.00           \$257.15         Late Charge         \$1,281.02         \$0.00         \$0.00         \$0.00           \$227.56         OtherCash         \$1,281.02         \$0.00         \$0.00         \$0.00           \$227.56         Late Charge         \$0.00         \$75.77         \$10.00         \$0.00           TRUST         RegPmt         \$0.00         \$75.17         \$191.63         \$0.00           TRUST         Late Charge         \$0.00         \$75.12         \$10.05         \$0.00           Reserve         Late Charge         \$0.00         \$75.17         \$193.14         \$0.00         \$0.00           Reserve         Late Charge         \$0.00	WINEZ-2.         Uniterioral and the charge and t	WIREZ-STSTS         Late Charge         \$6,000         \$1,281.02         <

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	Website: ww PO BOX 28	Website: www.trustfci.com PO BOX 28720 Anaheim CA	Website: www.trustfei.com NMLS #4920 PO BOX 28720 Anaheim CA 92809-0112	4920 DRE #01022780 12 Fax: (714) 282-5775	***************************************			<u> </u>	Mast	oan Master Report	Sport	xhi
02/02/2017	02/02/2017	EscrowVou	EscVou	-\$818,26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$818.26	\$94,378.67	. V-
02/02/2017 02/24/2017	02/01/2017	EscrowVou TRUST	Late Charge RegPmt	\$0.00 \$0.00	\$757.00	\$195.07	\$0.00 \$0.00	\$0.00	-\$1,011.51	\$59.44	\$94,183.60	5. <del>1</del>
02/24/2017	02/24/2017	TRUST 534027	Late Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.169.67	\$0.00	\$94.183.60	- (
02/24/2017		534027	Late Charge	\$0.00			\$0.00					C
02/24/2017	02/24/2017	Reserve	Transfer	-\$158.16	\$0.00	\$0.00	\$0.00	\$0.00	-\$158.16	\$0.00	\$94,183.60	
02/24/2017 03/24/2017	03/24/2017	Reserve 536020	Late Charge OtherCash	\$0.00 \$1,267.28	\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	\$1,267.28	\$0.00	\$94,183.60	
03/24/2017		536020	Late Charge	\$0.00	. !		\$0.00	: -	1			
03/24/2017	03/01/2017	TRUST	RegPmt	\$0.00 00.04	\$755.43	\$196.64	\$0.00	\$0.00	-\$1,011.51	\$59.44	\$93,986.96	
03/24/2017	03/24/2017	Reserve	Transfer	\$255.77	\$0.00	\$0.00	\$0.00	\$0.00	-\$255.77	\$0.00	\$93,986.96	
03/24/2017		Reserve	Late Charge	00'0\$			\$0.00	:		(		
04/28/2017	04/28/2017	538028	OtherCash	\$1,304.38	\$0.00	\$0.00	\$0.00	\$0.00	\$1,304.38	\$0.00	\$93,986.96	
04/28/2017	04/28/2017	S38U28 Reserve	Late Charge Transfer	\$0.00 -\$292.87	\$0.00	\$0.00	\$0.00	\$0.00	-\$292.87	\$0.00	\$93,986.96	
04/28/2017		Reserve	Late Charge	00.0\$	·		\$0.00		-			
04/28/2017	04/01/2017	TRUST	RegPmt	\$0.00	\$753.85	\$198.22	\$0.00	\$0.00	-\$1,011.51	\$59.44	\$93,788.74	
04/28/2017	05/30/2017	TRUST	Late Charge Transfer	\$0.00 -\$262.70	\$0.00	\$0.00	\$0.00	\$0.00	-\$262.70	\$0.00	\$93,788.74	
05/30/2017	1102/00/00	Reserve	Late Charge	\$0.00	)	) ) ) )	\$0.00					
05/30/2017	05/01/2017	TRUST	RegPmt	00.0\$	\$752.26	\$199.81	\$0.00	\$0.00	-\$1,011.51	\$59.44	\$93,588.93	
05/30/2017	05/30/2017	TRUST 540011	Late Charge OtherCash	\$0.00 \$1.294.07	\$0.00	\$0.00	\$0.00	\$0.00	\$1,294.07	\$0.00	\$93,588.93	
05/30/2017		540011	Late Charge	\$0.00	· .		\$0.00	•	_ ·			
07/24/2017	06/01/2017	543694	RegPmt	\$1,011.51	\$750.66	\$201.41	\$0.00	\$0.00	\$0.00	\$59.44	\$93,387.52	
07/24/2017 08/25/2017	08/25/2017	543694 Reserve	Late Charge Transfer	\$0.00 -\$810.49	\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	-\$810.49	\$0.00	\$93,387.52	
08/25/2017	2,007,107,70	Reserve	Late Charge	\$0.00	4769 50	41 755 87	\$0.00	. O	¢810.49	¢50 44	¢92 131 70	
08/25/2017	01/01/2011	545577	Late Charge	\$0.00	) )	10.00	\$0.00			•		
09/26/2017	08/01/2017	TRUST	RegPmt	00'0\$	\$758.17	\$224.27	\$0.00	\$0.00	-\$1,041.88	\$59.44	\$91,907.43	
09/26/2017	09/26/2017	TRUST	Late Charge Transfer	\$0.00 -\$275.38	\$0.00	\$0.00	\$0.00	\$0.00	-\$275.38	\$0.00	\$91,907.43	
09/26/2017		Reserve	Late Charge	00'0\$	• :		\$0.00			:.		
09/26/2017	09/26/2017	547413	OtherCash	/\$1,317.26	\$0.00	\$0.00	\$0.00	\$0.00	\$1,317.26	\$0.00	\$91,907.43	
09/26/2017	7102/10/60	547413 TRIIST	Late Charge	\$0.00	\$756.32	\$226.12	\$0.00	\$0.00	-\$1,041.88	\$59.44	\$91,681.31	
10/27/2017		TRUST	Late Charge	00.0\$			\$0.00	- , .	•			
10/27/2017	10/27/2017	549293	OtherCash	\$1,306.44	\$0.00	\$0.00	\$0.00	\$0.00	\$1,306.44	\$0.00	\$91,681.31	
10/27/2017 10/27/2017	10/27/2017	549293 Reserve	Late Charge Transfer	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	-\$264.56	\$0.00	\$91,681.31	
10/27/2017	11/28/2017	Reserve	Late Charge OtherCash	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,306.38	\$0.00	\$91,681.31	
11/28/2017		551045	Late Charge	00'0\$		•	\$0.00		· -		• 1	
11/28/2017	11/28/2017	Reserve	Transfer	-\$264,50	\$0.00	\$0.00	\$0.00	\$0.00	-\$264.50	\$0.00	\$91,681.31	

06/16/2020 5:29 p.m.

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11/28/2017		Reserve	Late Charge		\$0.00			\$0.00				
11/28/2017	10/01/2017	TRUST	RegPmt		\$0.00	\$754.46	\$227.98	\$0.00	\$0.00	-\$1,041.88	\$59.44	\$91,453.33
11/28/2017		TRUST	Late Charge		\$0.00			\$0.00				
12/05/2017	12/05/2017	1072	OtherCash		\$207.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$207.51	\$91,453.33
12/05/2017	12/05/2017	1072	Late Charge		\$0.00	00 00	Q 0	\$0.00	ψ ψ	00 00	450 44	401 453 33
12/02/2017	15/03/5017	Impound	l ate Charne		\$0.00	9	200	\$0.00	2	) }	7	00:00+
12/05/2017	12/05/2017	Reserve	Transfer		-\$59,44	\$0.00	\$0.00	\$0.00	\$0.00	-\$59.44	\$0.00	\$91,453.33
12/05/2017		Reserve	Late Charge		\$0.00			\$0.00				
12/05/2017	12/05/2017	1072	Tax Advance-E	ax Advance-Escrow Shortage	-\$207.51	\$0.00	\$0.00	\$0.00	-\$207.51	\$0.00	\$0.00	\$91,453.33
12/05/2017	7100/71/61	1072	Late Charge		\$0.00	00 00	CO 0#	\$0.00	00 0\$	00 U\$	-4817 53	491 453 33
12/14/2017	17/2/11	EscrowVou	Late Charge		\$0.00	2	0	\$0.00	) ; ;	) )		1
12/27/2017	12/27/2017	Reserve	Transfer		-\$42.36	\$0.00	\$0.00	\$0.00	\$0.00	-\$42.36	\$0.00	\$91,453.33
12/27/2017		Reserve	Late Charge		\$0.00			\$0.00				
12/27/2017	11/01/2017	TRUST	RegPmt		\$0.00	\$752.58	\$229.86	\$0.00	\$0.00	-\$982,44	\$0.00	\$91,223.47
12/27/2017	7106/26/61	TRUST 552833	Late Charge OtherCash		\$0.00	00 U\$	\$0 00	\$0.00	\$0.00	\$1.086.71	\$0.00	\$91,223.47
12/27/2017	12/2/27	552833	Late Charge		\$0.00	) ) )		\$0.00	} } -			
01/30/2018	01/30/2018	Reserve	Transfer		-\$451.49	\$0.00	\$0.00	\$0.00	\$0.00	-\$451,49	\$0.00	\$91,223.47
01/30/2018	1	Reserve	Late Charge					\$0.00	9	1	0	000
01/30/2018	01/30/2018	554587	OtherCash		\$1,514.89	\$0.00	\$0.00	\$0.00	\$0.00	\$1,514.89	\$0.00	\$91,223.47
01/30/2018	12/01/2017	7815T	Late Charge ReoPmt		\$0.00	\$750.69	\$231.75	\$0.00	\$0.00	-\$1,041,88	\$59.44	\$90,991.72
01/30/2018		TRUST	Late Charge		\$0.00	-	- ,	\$0.00				
02/28/2018	01/01/2018	TRUST	RegPmt		\$0.00	\$758.26	\$219.54	\$0.00	\$0.00	-\$1,037.24	\$59.44	\$90,772.18
02/28/2018		TRUST	Late Charge		\$0.00			\$0.00				
02/28/2018	02/28/2018	Reserve	Transfer		-\$44,65	\$0.00	\$0.00	\$0.00	\$0.00	-\$44.65	\$0.00	\$90,772.18
02/28/2018 02/28/2018	02/28/2018	Reserve 556372	Late Charge OtherCash		\$0.00	\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	\$1,084.47	\$0.00	\$90,772.18
02/28/2018		556372	Late Charge		\$0.00			\$0.00				
03/02/2018	03/02/2018	PPFN	1	Escrow Shortage	-\$893.41	\$0.00	\$0.00	\$0.00	-\$893.41	\$0.00	\$0.00	\$90,772.18
03/02/2018	8102/10/20	PPFN 558207	Late Charge		\$0.00 \$1.051.52	¢756.43	\$221.37	\$0.00	00.04	\$14.28	\$59.44	\$90,550.81
03/27/2018		558207	Late Charge		\$0.00			\$0.00				•
05/02/2018	03/01/2018	560045	RegPmt		/ \$1,037.24	\$754.59	\$223.21	\$0.00	\$0.00	\$0.00	\$59.44	\$90,327.60
05/02/2018		560045	Late Charge		\$0.00		6	\$0.00			00	000
05/02/2018	05/02/2018	560045	OtherCash		<b>*14.25</b>	\$0.00	\$0.00	\$0.00	\$14.25	\$0.00	\$0.00	\$90,327.60
05/02/2018	05/25/2018	560045	Late Charge		\$0.00 414.23	00.0\$	00.0 <del>\$</del>	\$0.00	\$14.23	\$0.00	\$0.00	\$90,327.60
05/25/2018		561817	Late Charge		\$0.00			\$0.00	• 4.			•
05/25/2018	04/01/2018	561817	RegPmt		/ \$1,037.24	\$752.73	\$225.07	\$0.00	\$0.00	\$0.00	\$59.44	\$90,102.53
05/25/2018		561817	Late Charge		\$0.00			\$0.00				
07/30/2018	05/01/2018	TRUST	RegPmt		\$0.00	\$750.85	\$226.95	\$0.00	\$0.00	-\$1,037.24	\$59.44	\$89,875.58
07/30/2018	07/30/2018	TRUST	Late Charge		\$0.00 \$0.00	UU U\$	UU U\$	\$0.00	415 77	-415.77	\$0.00	\$89.875.58
01/20/00/10	0107/00/00				20.00	20.00	20.00	2			9	

Exl				,,-	_	<u> </u>								:	<del></del> ;																					1, 1	:.	1.,
Master Report	489 875 58	965,679,504	\$89,646.74		\$89,646.74	\$89,433.25		\$89,433.25	489 217 83		\$89,217.83	400 217 83	CO. 1171CO&	\$89,000.46		\$88,781.12	\$88.781.12		\$88,559.79		\$88,316.01	\$88.097.62		\$87,877.19	\$0.503.05		\$87,375.88	1	\$87,373.88	\$87,150.81		\$86,921.50	486 921 50	00.130,004	\$86,683.97		\$86,448.60	486 448 60
aster Repor	\$0.00	\$0.0¢	\$59.44		\$0.00	\$59.44		\$0.00	¢59 44	- - - - - - - - - - - - - - -	\$0.00	00	00.04	\$59.44		\$59.44	-¢856 44		\$59,44		\$59.44	\$59,44		\$59.44	# FO 44	1	\$111.07	6	\$0.00	\$111.07		\$111.07	00 O\$	9	\$111.07		\$111.07	Ç Ç
	¢7 138 36	\$4,130.30	-\$1,037.24		\$0.00	\$0.00		-\$2.05	\$2.39	) }	-\$14.95	00 00 00	OC.001,14	-\$1,085.35		\$0.00	00 U\$		\$0.00		\$0.00	\$0.00	•	\$0.00	¢0 00	00.00	-\$1,157.42		\$2,314.84	-\$1,157.42		\$0.00	¢2 314 84	44,014,04	-\$1,143.22		-\$1,143.22	¢1 157 42
000	\$0.00	\$0.00	\$0.00		\$13.06	\$0.00		\$2.05	QQ Q\$	20.00	\$14.95	Ç	\$0.00	\$0.00		\$15.01	00 O\$	) }	\$1.41		\$14.40	\$0.74	- - - -	\$14.43	617 73	412.10	\$0.00		\$68.34	\$0.00		\$0.00	¢72.00	\$12.03	\$0.00		\$0.00	¢1 27
ennema sicentifi	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	\$0.00	00.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	00.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	00.0 <del>\$</del>	\$0.00	\$0.00	\$0.00	\$0.00
	00 04	\$0.00	\$228.84		\$0.00	\$213.49		\$0.00	4215 42	24:CT2¢	\$0.00	4	00.04 *	\$217.37		\$219.34	00 00	2	\$221.33		\$243.78	¢218 39	77.01.71	\$220.43	C+ 87C+	¢7.4.13	\$227.18		\$0.00	\$225.07		\$229.31	00 04	oo.u¢	\$237.53		\$235.37	00 04
	00 00	00.0¢	\$748.96		\$0.00	\$812.42		\$0.00	0,000	64.0104	\$0.00	0	\$0.00	\$808,54	-	\$806.57	00		\$804.58		\$802.57	\$0.22	000	\$825.92		\$625.63	\$819.17		\$0.00	\$821.28		\$817.04	Ç	\$0.0¢	\$794.62		\$796.78	00 04
a.m 5:00 p.m. (PT) DRE #01022780 Fax: (714) 282-5775	76 001 64/	\$2,138.35	\$0.00 \$0.00	\$0.00	/ \$13.06	\$0.00 \$1,085.35	\$0.00	\$0.00	\$0.00	#/:/on/14 /	\$0.00	\$0.00	\$1,100.30	00.0\$	\$0.00	/\$1,100.36	\$0.00	tt:0004	\$1,086.76	\$0.00	/ \$1,120.19	\$0.00	\$0.00	/\$1,120.22	\$0.00	\$1,1/U.13	00.0\$	\$0.00	/\$2,383.18	\$0.00	\$0.00	/\$1,157.42	\$0.00	\$2,380.93 \$0.00	\$0.00	00.0\$	\$0.00	\$0.00
s.: Mon-Fri 8:00 NMLS #4920 A 92809-0112	Ш	OtherCash	Late Charge RegPmt	Late Charge	OtherCash	Late Charge RegPmt	Late Charge	OtherCash	Late Charge	regrill.	OtherCash	Late Charge	OtherCash	Late Charge RegPmt	Late Charge	RegPmt	Late Charge	ESCADO	Late Charge RegPmt	Late Charge	RegPmt	Late Charge	Tate Charge	RegPmt	Late Charge	Kegrmt	Late Charge RegPmt	Late Charge	OtherCash	Late Charge ReaPmt	Late Charge	RegPmt	Late Charge	Other Cash	RegPmt	Late Charge	RegPmt	Late Charge
)0) 931-2424 %.trustfci.co 720 Anahein	0000440	0565415	TRUST	TRUST	267200	567200 567200	567200	TRUST	TRUST	568971	TRUST	TRUST	570701	5/0/01 TRUST	TRUST	572321	572321	ESCI OWYOU	ESCrowvou 574001	574001	575756	575756	577509	579253	579253	581014	JOLOTA TRUST-2	TRUST-2	584445	TRUST-1	TRUST-1	587870	587870	589542	TRUST-2	TRUST-2	TRUST-1	TRUST-1
Toll Free: (800) 931-2424 Hr Website: www.trustfci.com PO BOX 28720 Anaheim C	0.000,000,000	07/30/2018	06/01/2018		08/27/2018	07/01/2018		10/19/2018	0100710700	08/01/2018	10/30/2018		10/30/2018	09/01/2018		10/01/2018	0,00,10,00	0102/16/21	11/01/2018		12/01/2018	01/01/2010	6102/10/10	02/01/2019		03/01/2019	05/01/2019		06/25/2019	04/01/2019		06/01/2019		10/01/2019	08/01/2019		07/01/2019	0,00,00,00
	0100100100	07/30/2018	07/30/2018	07/30/2018	08/27/2018	08/27/2018 08/27/2018	08/27/2018	10/19/2018	10/19/2018	10/19/2018	10/30/2018	10/30/2018	10/30/2018	10/30/2018	10/30/2018	11/30/2018	11/30/2018	12/31/2010	12/31/2018	12/31/2018	01/28/2019	01/28/2019	02/27/2019	03/28/2019	03/28/2019	04/30/2019	06/25/2019	06/25/2019	06/25/2019	06/25/2019	06/25/2019	08/27/2019	08/27/2019	10/01/2019	10/01/2019	10/01/2019	10/01/2019	10/01/2019

	FCI L Toll Free: (80 Website: wwn PO BOX 287	ender 10) 931-2424 %trustfci.co	FCI Lender Service Foll Free: (800) 931-2424 Hrs.: Mon-Fri 8: Website: www.trustfei.com NMLS #493 PO BOX 28720 Anaheim CA 92809-0112	FCI Lender Services, Inc. Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m 5:00 p.m. (PT) Website: www.trusifei.com NMLS #4920 DRE #01022780 PO BOX 28720 Anaheim CA 92809-0112 Fax: (714) 282-5775				Loan	Repor Mast	Report Date: 06/16/2020 Loan Master Report	.6/2020	Ewi.
10/28/2019 10/28/2019	09/01/2019	591325 TRUST	Late Charge RegPmt	00.0\$	\$792.45	\$239.70	\$0.00	\$0.00	-\$1,143.22	\$111.07	\$86,208.90	<u>[</u>
	10/01/2019	TRUST 592990	Late Charge RegPmt	\$0.00 \$1,187.44	\$790.25	\$241.90	\$0.00 \$0.00	\$30.02	\$14.20	\$111.07	\$85,967.00	+0
	12/05/2019	592990 EscrowVou	Late Charge EscVou	\$0.00 \$930,35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$930.35	\$85,967.00	<u>C</u>
	11/01/2019	EscrowVou 594673	Late Charge RegPmt	\$0.00	\$788.03	\$244.12	\$0.00	\$36.85	\$0.00	\$111.07	\$85,722.88	
	12/01/2019	594673 TRUST	Late Charge RegPmt	\$0.00	\$785.79	\$246.36	\$0.00	\$0.00	-\$1,143.22	\$111.07	\$85,476.52	
	01/27/2020	TRUST 596353	Late Charge OtherCash	\$0.00	\$0.00	\$0.00	\$0.00	\$1.92	\$1,111.19	\$0.00	\$85,476.52	****
	01/01/2020	596353 597894	Late Charge RegPmt	\$0.00	\$739.02	\$261.10	\$0.00	\$2.26	\$0.00	\$111.07	\$85,215.42	
	03/27/2020	597894	Late Charge OtherCash	\$0.00 \$482.94	\$0.00	\$0.00	\$0.00	\$482.94	\$0.00	\$0.00	\$85,215.42	
	02/01/2020	599667 TRUST	Late Charge RegPmt	\$0.00	\$736.76	\$263.36	\$0.00	\$0.00	-\$1,111.19	\$111.07	\$84,952.06	
	03/31/2020	TRUST Suspense	Late Charge Transfer	\$0.00 \$1,233.54	\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	\$1,233.54	\$0.00	\$84,952.06	
	04/27/2020	Suspense 601313	Late Charge OtherCash	\$0.00	\$0.00	\$0.00	\$0.00	\$89.14	\$0.00	\$0.00	\$84,952.06	
	03/01/2020	601313 081465	Late Charge RegPmt	\$0.00 \$1,090.71	\$734.48	\$265.64	\$0.00	\$0.00	\$0.00	\$90.59	\$84,686.42	
06/15/2020		081465	Late Charge				\$0.00					
				•	\$33,338.94	-\$84,686.42	\$0.00	-\$721.06	\$373.12	\$476.61		

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA RALEIGH DIVISION

IN RE: KENNETH MAURICE BROWN VALERIE RENEE KING DEBTOR(S) **CASE NUMBER:** 14-02472-5-SWH

**CHAPTER 13** 

## **NOTICE OF MOTION**

**NOTICE IS HEREBY GIVEN** of the Trustee's Motion to Declare Mortgage Payment Current filed simultaneously herewith in the above captioned case; and

**FURTHER NOTICE IS HEREBY GIVEN** that this Motion may be allowed provided no response and request for hearing in made by a party in interest in writing to the Clerk of this Court on or before September 14, 2020; and

**FUTHER NOTICE IS HEREBY GIVEN** that if a response and a request for hearing is filed by a party in interest in writing within the time period indicated, a hearing will be conducted on the Motion and response thereto at a date, time, and place to be set later by the Court and all interested parties will be notified accordingly. If no request for hearing is timely filed, the Court may rule on the Motion and response thereto <u>ex parte</u> without further notice. Any party filing an objection requesting a hearing shall appear at said hearing or they may be taxed with Court costs.

**DATE OF NOTICE: August 21, 2020** 

/s/ John F. Logan JOHN F. LOGAN NC BAR NO. 12473 STANDING CHAPTER 13 TRUSTEE P.O. BOX 61039 RALEIGH, NC 27661-1039 TELEPHONE: (919) 876-1355 FACSIMILE: (919) 876-6889

## **CERTIFICATE OF SERVICE**

I hereby certify that this day I have served a copy of this Motion to Declare Mortgage Payment Current and Notice of Motion upon the parties to this action as indicated, electronically or by depositing a copy thereof in an envelope bearing sufficient postage in the United States mail addressed to counsel for said parties, this 21<sup>st</sup> day of August, 2020.

/s/ Anna A. Maroun Anna A. Maroun, NCCP Mortgage Analyst

#### **COPIES TO:**

#### **DEBTORS**

(via U.S. First Class mail)

KENNETH MAURICE BROWN VALERIE RENEE KING 5825 SANDY RUN KNIGHTDALE, NC 27545

## ATTORNEY FOR DEBTORS

(via Electronic Mail)

WILLIAM E. BREWER, JR. JANVIER LAW FIRM, PLLC 311 E. EDENTON STREET RALEIGH, NC 27601

## ADDRESS FOR CREDITOR

(via U.S. First Class Mail)

WILLOW CREEK FINANCIAL SERVICES LLC

C/O FCI LENDER SERVICES, INC.

ATTN: OFFICER PO BOX 27370

ANAHEIM HILLS, CA 92809-0112

# ADDRESS 2 FOR CREDITOR (via U.S. First Class Mail)

MCMICHAEL TAYLOR GRAY, LLC 5555 GLENRIDGE CONNECTOR, STE. 200 ATLANTA, GA 30342

# ADDRESS 3 FOR CREDITOR (via U.S. First Class Mail)

SOTTILE & BARILE, LLC ATTN: OFFICER 394 WARDS CORNER ROAD, STE. 180 LOVELAND, OH 45140

## ADDRESS 4 FOR CREDITOR (via U.S. First Class Mail)

MARK A. BAKER, ESQ. MCMICHAEL TAYLOR GRAY, LLC 3550 ENGINEERING DRIVE, STE. 260 PEACHTREE CORNERS, GA 30092

## **ATTORNEY FOR CREDITOR** (via Electronic Mail)

HUTCHENS LAW FIRM ATTN: BANKRUPTCY DEPT. PO BOX 2505 FAYETTEVILLE, NC 28302